Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1. Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Delores First name	First name
	identification (for example, your driver's license or		
	passport).	Middle name	Middle name
	Bring your picture	Shipp Last name	Last name
	identification to your meeting with the trustee.	2301.13.110	
	war are addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		i iist name	Tischane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	2007 207 6643	NAV VAV
	your Social Security number or federal	xxx - xx - <u>6643</u>	XXX - XX
	Individual Taxpayer Identification number	OR	OR
	identification number	9 xx - xx	9 xx - xx

Document Shipp Entered 09/20/17 08:45:07 Des Page 2 of 57 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
	·	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		19627 Lake Shore Drive Number Street	Number Street
		Lynwood IL 60411 City State ZIP Code	City State ZIP Code
		COOK	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐I have another reason. Explain. (See 28 U.S.C. § 1408

Delores

Debtor 1

Delores Document Shipp

Debtor 1

Page 3 of 57

Case Number (if known)

Pa	rt 2: Tell the Court About Yo	ur Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		,		Required by 11 U.S.C. § 342(b) for Indipage 1 and check the appropriate box			
	are choosing to file	■ Chapter 7 □ Chapter 11						
	under							
		☐ Chap	□ Chapter 12					
		☐ Chap	oter 13					
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	court for more details self, you may pay with nitting your payment of a pre-printed address and to pay the fee in inication for Individuals usest that my fee be way, a judge may, but is than 150% of the officine fee in installments.	s about how you may h cash, cashier's che on your behalf, your a s. stallments. If you ch to Pay The Filing Fe vaived (You may requ s not required to, wa cial poverty line that a s). If you choose this	Please check with the clerk's office pay. Typically, if you are paying tock, or money order. If your attorned attorney may pay with a credit card coose this option, sign and attach to the in Installments (Official Form 10 west this option only if you are filling to your fee, and may do so only if applies to your family size and you option, you must fill out the Application.	he fee ry is d or check he 3A). g for Chapter 7. g your income is a are unable to		
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When _	Case Number			
			District None	When _	Case Number			
			District	When _	Case Number			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY	n		
11.	Do you rent your residence?	■ No. □ Yes.	residence?	2. al Statement About an i	ent against you and do you want to sta			

Debtor 1 Delores Document Shipp Page 4 of 57

Case Number (if known)

12.					
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of b	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to the pouton.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Busi	iness (as defined in 11 U.S.C. § 101(27	(A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101	(51B))
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the abov	/e	
	For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	am not filing under Cha am filing under Chapter the Bankruptcy Code.	· · 11, but I am NOT a small business de	otor according to the definition in
Pa	rt 4: Report if You Own or Ha	_	Bankruptcy Code.	r 11 and I am a small business debtor a perty That Needs Immediate Attention	occording to the definition in the
Pa	· ·	ve Any Hazard	Bankruptcy Code.		occording to the definition in the
P a	Do you own or have any property that poses or is alleged to pose a threat of imminent and	we Any Hazard	Bankruptcy Code.		
	Do you own or have any property that poses or is alleged to pose a threat	we Any Hazard	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	we Any Hazard	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code. ous Property or Any Prop What is the hazard?	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	Bankruptcy Code. ous Property or Any Prop What is the hazard? If immediate attention is	s needed, why is it needed?	

Case 17-28074 Doc 1 Filed 09/20/17

Document

Entered 09/20/17 08:45:07 Desc Main Page 5 of 57

Debtor 1

Delores

Case Number (if known)

Part 5:

Explain Your Efforts to I

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances

Disability.

Disability.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Case 17-28074 Doc 1 Filed 09/20/17

Entered 09/20/17 08:45:07 Desc Main Document Shipp Page 6 of 57 Delores Debtor 1 Case Number (if known)

Last Name

		16a Are your dehts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)			
	kind of debts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
you na	ou have?	No. Go to line 16b.					
		Yes. Go to line 17.					
			business debts? Business debts are debts stment or through the operation of the busine	=			
		No. Go to line 16c.					
		Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business o	debts.			
Are yo	ou filing under	☐ No. I am not filing under Ch	canter 7 Go to line 18				
Chapt	er 7?	_					
any ex	u estimate that after cempt property is		er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril				
	ded and istrative expenses	=					
	id that funds will be	Yes.					
	ble for distribution secured creditors?						
		■ 1-49	☐ 1,000-5,000	25,001-50,000			
	nany creditors do stimate that you	■ 1-49 □ 50-99	5,001-10,000	50,001-100,000			
owe?		☐ 100-199	☐ 10,001-25,000	☐ More than 100,000			
		200-999		•			
How n	nuch do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
estima	ate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion			
be wo	rth?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐More than \$50 billion			
	nuch do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion			
	ate your liabilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be?	,	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
	I	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion			
art 7:	Sign Below						
r you		I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and			
		•	ter 7, I am aware that I may proceed, if eligiblenderstand the relief available under each chap	**			
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	• •			
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.			
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for u d 3571.				
		/s/ Delores Shipp Signature of Debtor 1	X Signa	ture of Debtor 2			
		00/10/02:-	,				
		Executed on09/18/2017	Execu	uted on			

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 7 of 57

Debtor 1	Delores		Shipp	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date: 09/19/2	2017
Signature of Attorney for Debtor	Build	MM / DD / YYYY	<u> </u>
Jonathan Daniel Parker			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			
			_
Chicago	IL	60603	_
	ILState	60603 ZIP Code	-
Chicago City Contact Phone 312-332-1800	State		- acilaw.com
City	State	ZIP Code	- acilaw.com
City	State	ZIP Code	- acilaw.com

Fill in this in	formation to iden	tify your case:		
Debtor 1	Delores		Shipp	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	T		_	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part	1E Summ	arize Your Assets	
			Your assets Value of what you own
		roperty (Official Form 106A/B) , Total real estate, from <i>Schedule A/B</i>	\$ 80,000
11	b. Copy line 62,	, Total personal property, from Schedule A/B	\$ 168,650
10	c. Copy line 63,	, Total of all property on <i>Schedule A/B</i>	\$ 248,650
Part	2t Summ	arize Your Liabilities	
			Your liabilities Amount you owe
		ditors Who Have Claims Secured by Property (Official Form 106D) al you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$98,000
3	a. Copy the tota	reditors Who Have Unsecured Claims (Official Form 106E/F) al claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$62,079
31	b. Copy the tota	al claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	Ψ02,073
Part	3: Summa	arize Your Liabilities	
		Income (Official Form 106I) Sined monthly income from line 12 of Schedule I	\$2,752.22
		r Expenses (Official Form 106J) thly expenses from line 22c of <i>Schedule J</i>	\$2,948.00

Document Delores Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
You fami	In debts are primarily consumer debts. Consumer debts are those "incurred by an individual primily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. In debts are not primarily consumer debts. You have nothing to report on this part of the form. Characteristic form to the court with your other schedules.	. § 159.				
	ne Statement of Your Current Monthly Income : Copy your total current monthly income from Office 22A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	cial	\$ 3,528.03			
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 of Schedule E/F, copy the following:	Total claim				
9a. Dom	nestic support obligations (Copy line 6a.)	\$_0.00				
9b. Tax	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Claii	ms for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stud	dent loans. (Copy line 6f.)	\$_0.00				
	gations arising out of a separation agreement or divorce that you did not report as claims. (Copy line 6g.)	\$_ 0.00				
9f. Deb	ts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota	al. Add lines 9a through 9f.	\$_0.00				

	Fill in this inf	ormation to identify you			Entered 09/20/17	08:45:07	Desc	Main	
		ormation to identity you	ir case and this min	y.	0 of 57				
	Debtor 1	Delores		Shipp					
		First Name	Middle Name	Last Name					
	Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
	United States I	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)				Dis Is 16 41-1-	
	Case Number (If known)						_	Check if this amended filir	
	, ,	orm 106A/B					c	arriended iiii	ig
			4						
		A/B: Proper							12/15
esp esp	egory where consible for ses, write you	you think it fits best. Be supplying correct inform r name and case numbe	as complete and ac nation. If more space er (if known). Answe	curate as possible. If two ma e is needed, attach a separat	fits in more than one categor arried people are filing togeth e sheet to this form. On the t ve an Interest In	er, both are equ	ually		
01.	_	n or have any legal or ed	quitable interest in a	ny residence, building, land,	or similar property?				
	No.	Describe							
	. 55.	Docoribo		What is the property? Chec	k all that apply.	Do not dedu	ıct secured clain	ns or exemption	ıs. Put
	19627 Lak	e Shore Dr		Single-family home			of any secured of Tho Have Claims		
	Street addre	ss, if available, or other desc	ription	Duplex or multi-unit buildin	g				
				Condominium or cooperati		Current val entire prop		Current val portion you	
				Manufactured or mobile ho	ome			portion you	
	Lynwood		IL 60411 tate ZIP Code	Land		\$	80,000.00	\$	80,000.00
	City	31	tate ZIP Code	Investment property Timeshare					
	County			Other		Describe the nature of your ownership interest (such as fee simple, tenancy by			-
	County						es, or a life es		
				Who has an interest in the	property? Check one.	Fee simple	absolute		
				Debtor 1 only Debtor 2 only					
				Debtor 1 and Debtor 2 only	ı	Check	if this is a cor	nmunity prop	erty
				At least one of the debtors		(see ins	structions)		
				Other information you wish	to add about this item, such				
				property identification num	ber:33-07-104-140-0		-		
2.	Add the doll	ar value of the portion y	ou own for all of you	ur entries fro Part 1, includin	g any entries for pages				
	you have att	ached for Part 1. Write	that number here			>			\$80,000.00
	Part 2:	escribe Your Vehicles							
	•			•	registered or not? Include ar ecutory Contracts and Unexpi	•			
03.	Cars, vans	trucks, tractors, sport t	utility vehicles, moto	orcycles					
	Yes.	Describe ake:	Bmw	Who has an interest in the	property? Check one	5 (11			D. (
			5 Series	Debtor 1 only	property: Officer office.	the amount	ct secured claim of any secured c	claims on Sched	dule D:
		odel:	2007	Debtor 2 only		Creditors W	ho Have Claims	Secured by Pro	operty
	Y	ear:		Debtor 1 and Debtor 2 only	/	Current val		Current value portion you	
	A	oproximate Mileage:	115,000	At least one of the debtors	and another	entile brobe	-	portion you	
	0	ther information:				\$	7,000.00	\$	7,000.00
		007 Bmw 5 Series with o	ver 115,000	Check if this is commu instructions)	nity property (see				
				1					

Official Form 106A/B Record # 746720 Schedule A/B: Property Page 1 of 6

Debtor 1 Delores Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07

Document Page 11 of 5 humber (if known) Page 11 of 5 humber (if known)

Middle Name

Desc Main

		homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
	-	ortion you own for all of your entries fro Part 2, including any entries for pages 2. Write that number here	ſ		\$ 7,000.00
Part 3:	escribe Your Per	sonal and Household Items			
Do you own or	have any legal	or equitable interest in any of the following items?	portio Do no	ent value of to on you own? t deduct secure mptions	?
06. Household	_	-			
Examples: I	viajor appliances, r	urniture, linens, china, kitchenware			
Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$25	50	¢	250.00
07. Electronics	3			Ψ	
		lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
Yes.	Describe	Flat screen TV, computer, cell phone \$70	00	\$	700.00
	Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles			
Yes.	Describe				
	Sports, photograph	hobbies ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes iusical instruments		\$	0.00
Yes.	Describe			¢	0.00
10. Firearms Examples: F	Pistols, rifles, shotg	juns, ammunition, and related equipment		Ψ	<u> </u>
Yes.	Describe				0.00
11. Clothes Examples: I	Everyday clothes, f	iurs, leather coats, designer wear, shoes, accessories		\$	0.00
Yes.	Describe	Everyday clothes, designer wear, shoes, accessories		\$	0.00
Examples: 8 gold, silver No.	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,			
Yes.	Describe	Costume jewelry		\$	0.00
13. Non-farm a Examples: I	i nimals Dogs, cats, birds, h	oorses			
Yes.	Describe			\$	0.00

Debtor 1 Delores Case 17-28074 Desc Main

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07

Document Page 12 of 5 humber (if known) ———— Middle Name

14.	Any other	personal and h	ousehold items you did not alre	ady list, including any health aids you did not list			
	Yes.	Describe	books, CDs, DVDs & Family Photos	3		\$	0.00
15.	Add the do	llar value of all	of your entries from Part 3, incl	uding any entries for pages you have attached			\$950.00
	for Part 3. \	Write that num	ber here	>			
F	art 4:	escribe Your Fi	nancial Assets				
Do	you own or	have any lega	l or equitable interest in any of t	he following?	portio Do not	nt value of on you own? deduct secur mptions	?
16.	Examples: No.	Money you have i	n your wallet, in your home, in a safe o	deposit box, and on hand when you file your petition		¢	0.00
17.	Deposits o	f money				Ψ	
		0, 0	s, or other financial accounts; certificat If you have multiple accounts with the Account Type:	es of deposit; shares in credit unions, brokerage houses, same institution, list each. Institution name:			
	103.	Describe	Checking Account	Chase		\$	700.00
18.	Examples: No.	Bond funds, inves	publicly traded stocks thment accounts with brokerage firms,	money market accounts		\$	700.00
	Yes.	Describe	Institution or issuer name:			\$	0.00
19.	Non-public	ly traded stock	and interests in incorporated a	nd unincorporated businesses, including an interest in		·	
	Yes.	Describe	Name of Entity and Percent of C	Ownership:		¢	0.00
20.	Negotiable	instruments includ	te bonds and other negotiable and de personal checks, cashiers' checks, are those you cannot transfer to some	promissory notes, and money orders.		\$	0.0
	Yes.	Describe	Issuer name:			•	0.00
21.	Retirement	or pension ac	counts			Φ	0.00
	Examples:			vings accounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution in 401(k) or similar plan	name: TIAA-CREFF		s 1	160,000.00
22.	-	eposits and pre	payments	continue service or use from a company		T	160,000.00
		Agreements with I	landlords, prepaid rent, public utilities (electric, gas, water), telecommunications			
	Yes.	Describe	Institution name or individual:			\$	0.00
23.	Annuities (A contract for	a periodic payment of money to	you, either for life or for a number of years)		·	
	Yes.	Describe	Issuer name and description:			¢.	0.00
24.			IRA, in an account in a qualified (b), and 529(b)(1).	ABLE program, or under a qualified state tuition program.		\$	0.00
	Yes.	Describe	Institution name and description	. Separately file the records of any interests.11 U.S.C. § 521(c):		¢	0.00

Debtor 1 Delores Case 17-28074 Doc 1

Filed 09/20/17
Document P

Entered 09/20/17 08:45:07 Page 13 of 57 umber (if known)

Desc Main

Middle Name

25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers			
	Yes.	Describe				
26	Datente co	onvrighte trade	narks, trade secrets, and other intellectual property		\$	0.00
-0.			nes, websites, proceeds from royalties and licensing agreements			
	Yes.	Describe			\$	0.00
27.			other general intangibles		,	
	Examples: No.	Building permits, ex	clusive licenses, cooperative association holdings, liquor licenses, professional licenses			
	Yes.	Describe				
					\$	0.00
Мо	ney or prop	erty owed to you	1?	Current va portion yo Do not dedu or exemptio	ou own? uct secured	
28.	Tax refund	ls owed to you				
	Yes.	Describe			¢	0.00
29.	Family sup Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		Ψ	
	Yes.	Describe			¢	0.00
30.	Other amo	unts someone o	wes you		Φ	0.00
	Social Seco	urity benefits; unpai	bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else			
	Yes.	Describe			\$	0.00
31.		insurance polici Health, disability, o	life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance			
	Yes.	Describe	Company Name & Beneficiary:			
	_		Health insurance - employer provided \$0 Term life insurance - employer provided \$0		¢	0.00
32.	If you are the		at is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.		<u> </u>	
	Yes.	Describe			\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		·	
	Yes.	Describe			¢	0.00
34.	Other cont	tingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights		Ψ	
	Yes.	Describe			\$	0.00
35.	Any financ	cial assets you d	d not already list			
	Yes.	Describe			\$	0.00
			of your entries from Part 4, including any entries for pages you have attached		\$160	0,700.00

Debtor 1 Delores Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Page 14 of 57 Jumber (if known) Page 14 of 57 Jumber (if known)

Desc Main

0.00

Yes. Describe.....

F	Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you own or have any legal or equitable interest in any business-related property?	
	No.	
	Yes.	
		Current value of the
		portion you own?
		Do not deduct secured claims or exemptions
20	Assessed an advantage of the company	or exemptions
38.	Accounts receivable or commissions you already earned	
	No.	_
	Yes. Describe	
		\$0.00
39.	Office equipment, furnishings, and supplies	
	Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	No.	
	Yes. Describe	
		\$0.00
40.	Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	
	No.	
	Yes. Describe	
		\$ 0.00
41.	Inventory	
	No.	
	Yes. Describe	
	Tes. Describe	\$ 0.00
12	Interests in partnerships or joint ventures	<u> </u>
72.		
	Tallio d'Ellaly and i dissilion d'Impire de la companya de la comp	
	Yes. Describe	
		\$0.00
43.	Customer lists, mailing lists, or other compilations	
	No.	
	Yes. Describe	
		\$ <u>0.0</u> 0
44.	Any business-related property you did not already list	
	No.	
	Yes. Describe	
		\$0.00
45.	Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
	for Part 5. Write that number here>	\$ 0.00
		<u> </u>
:	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
	If you own or have an interest in farmland, list it in Part 1.	
46.	Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	No.	
	Yes. Describe	
	The December	\$ 0.00
47.	Farm animals	<u> </u>
	Examples: Livestock, poultry, farm-raised fish	
	No.	
	Yes. Describe	
		\$ 0.00
4 2	Crops—either growing or harvested	<u> </u>
- 0.		
	No.	
	Yes. Describe	
		\$0.00
49.	Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
	No.	

Filed 09/20/17 Entered 09/20/17 08:45:07

Document Page 15 of a 5 7 umber (if known) Case 17-28074 Doc 1 Desc Main Delores Debtor 1 50. Farm and fishing supplies, chemicals, and feed No. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Describe..... 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$80,000.00 55. Part 1: Total real estate, line 2 \$7,000.00 56. Part 2: Total vehicles, line 5 \$ 950.00 57. Part 3: Total personal and household items, line 15 \$ 160,700.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 168,650.00

\$248,650.00

\$ 168,650.00

58. Part 4: Total financial assets, line 36

59. Part 5: Total business-related property, line 45

61. Part 7: Total other property not listed, line 54

60. Part 6: Total farm- and fishing-related property, line 52

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Record # 746720 Page 6 of 6 Schedule A/B: Property

Fill in this information to identify your case:							
Debtor 1	Delores		Shipp				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)				
Case Number	·		_ ` '				
(If known)							

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempted the Property You Claim as Exempted the Property You Claiming? Chec		auga in filing with you			
	emptions are you claiming? Criect ming state and federal nonbankrupt		•			
<u> </u>			§ 522(D)(3)			
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)						
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.			
•	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption			
Brief description:	19627 Lake Shore Dr Lynwood IL 60411 - Primary Residence	\$_80,000	\$_15,000	735 ILCS 5/12-901 - \$15,000.00		
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit			
Brief description:	2007 Bmw 5 Series with over 115,000 miles.	\$_7,000	\$_ 4,750	735 ILCS 5/12-1001(c) - \$2,400.00 735 ILCS 5/12-1001(b) - \$2,350.00		
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit			
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>250</u>	 \$	735 ILCS 5/12-1001(b) - \$250.00		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit			
Brief description:	Flat screen TV, computer, cell phone	\$_700		735 ILCS 5/12-1001(b) - \$700.00		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit			
ficial Form 106C	Record # 746720	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2		

Debtor 1 <u>Delore</u>s

Page 17 of 57 Case Number (if known)

Last Name First Name Middle Name

Brief Schedule A/B: 11	Brief Schedule A/B: 11		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
description: shoes, accessories \$ Unknown \$	Line from Schedule A/B: 11				Check only one box for each exemption	
Schedule A/B: 11 any applicable statutory limit any applicable	Schedule A/B: 11 any applicable statutory limit Brief description: Sunderly Sunknown Schedule A/B: 12 any applicable statutory limit Brief Dooks, CDs, DVDs & Family Photos Sunderly Sunknown Schedule A/B: 14 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 14 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 17 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 17 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 17 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 18 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 19 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 19 any applicable statutory limit Brief Checking Account, Chase, 700.00 Schedule A/B: 100% of fair market value, up to any applicable statutory limit Brief Checking Account Chase, 700.00 Schedule A/B: 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No.			\$Unknown	\$	735 ILCS 5/12-1001(a),(e) - \$0.00
Line from Schedule A/B: 12	description: Line from Schedule A/B: 12 Brief description: Photos Line from Schedule A/B: The control of the contro		<u>11</u>			
Schedule A/B: 12 any applicable statutory limit Brief books, CDs, DVDs & Family Photos \$ Unknown \$ Line from Schedule A/B: 14	Schedule A/B: 12 any applicable statutory limit Brief books, CDs, DVDs & Family 735 ILCS 5/12-1001(a),(e) - \$0.00 Line from Schedule A/B: 14 any applicable statutory limit 735 ILCS 5/12-1001(a),(e) - \$0.00 Brief Checking Account, Chase, 700.00 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) - \$700.00 Brief Checking Account, Chase, 700.00 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) - \$700.00 Brief 401(k) or similar plan, 1AA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Brief 401(k) or similar plan, 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		Costume jewelry	\$Unknown	\$	735 ILCS 5/12-1001(a),(e) - \$0.00
description: Photos \$ Unknown \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	description: Photos Sunknown Sunknown		12			
Schedule A/B: 14 any applicable statutory limit Brief Checking Account, Chase, 700.00 \$ 700 \$ \$ 700 \$ \$ 100% of fair market value, up to any applicable statutory limit Brief 401(k) or similar plan, TIAA-CREFF, 160,000.00 \$ 160,000 \$ \$ 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 21 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675?	Schedule A/B: Brief Checking Account, Chase, 700.00 \$ 700 \$ 100% of fair market value, up to any applicable statutory limit Brief 401(k) or similar plan, description: TIAA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1001(b) - \$700.00 \$ 100% of fair market value, up to any applicable statutory limit 735 ILCS 5/12-1006 - \$0.00 TIAA-CREFF, 160,000.00 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		-	\$Unknown	 \$	735 ILCS 5/12-1001(a),(e) - \$0.00
description: Line from Schedule A/B: 17 Brief description: TIAA-CREFF, 160,000.00 Line from Schedule A/B: 21 Are you claiming a homestead exemption of more than \$155,675?	Line from Schedule A/B: 17		14			
Schedule A/B: 17 any applicable statutory limit Brief 401(k) or similar plan, description: TIAA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675?	Schedule A/B: 17 any applicable statutory limit Brief 401(k) or similar plan, description: TIAA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		Checking Account, Chase, 700.00	\$_ 700	\$	735 ILCS 5/12-1001(b) - \$700.00
description: TIAA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675?	description: TIAA-CREFF, 160,000.00 \$ 160,000 \$ 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		<u>17</u>			
Schedule A/B: 21 any applicable statutory limit	Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?			\$_160,000	\$	735 ILCS 5/12-1006 - \$0.00
	(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No				_	
Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?		Schedule A/B:		than \$155,675?		
		Schedule A/B: Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	
		Schedule A/B: Are you claiming Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	
		Schedule A/B: Are you claiming Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	
		Schedule A/B: Are you claiming Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	
		Schedule A/B: Are you claiming (Subject to adjust No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed on	any applicable statutory limit or after the date of adjustment .)	

Fill in this	Caso 17 2807.		Filed 00/20/17	Entered 09/20/17 8 of 57	7 08:45:07	Desc Main	
Debtor 1	Delores		Shipp				
Debter 1	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing	g) First Name	Middle Name	Last Name				
United Stat	tes Bankruptcy Court for the : <u>NC</u>	NRTHERN Distric	ct of <u>ILLINOIS</u>				
Case Num	her		(State)			Check if this	s is an
(If known)	pel					amended fil	ling
Official	Form 106D						-
	<u> </u>						12/15
	le D: Creditors Who						12/13
	ete and accurate as possible. I If more space is needed, copy					ny	
idditional pa	ges, write your name and case	e number (if kno	own).				
1. Do any o	creditors have claims secured	by your property	y?				
No.	Check this box and submit this	form to the court	t with your other schedules. Yo	ou have nothing else to report	on this form.		
Yes.	Fill in all of the information belo	DW.					
	1						
Part 1:	List All Secured Claims					_	_
2. List all	secured claims. If a creditor ha	s more than one	secured claim list the credito	r senarately	Column A	Column A	Column C
	claim. If more than one credite			•	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
As muc	h as possible, list the claims in	alphabetical orde	er according to the creditors na	ime.	value of collateral	claim	If any
2.1 State	e Bank of Texas	De	escribe the property that secure	es the claim:	\$ 98,000.00	\$ 80,000.00	\$ 18,000.00
	or's Name		9627 Lake Shore Dr Lynwood		1	·	•
	W Devon		esidence	ic oo411-1 lilliary			
Numbe	er Street						
		As	s of the date you file, the claim	is: Check all that apply.	-		
Chica	ago IL 60	n659	Contingent				
City	State Zij		Unliquidated				
. ,		L	Disputed				
_	ves the debt? Check one.	Na -	ature of Lien. Check all that apply				
	tor 1 only tor 2 only		An agreement you made (such as car loan)	s mortgage or secured			
=	tor 1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	nechanic's lien)			
=	ast one of the debtors and another		Judgment lien from a lawsuit	,			
_		Ī	Other (including a right to offset)				
	ck if this claim relates to a nmunity debt						
	ebt was incurred2008-201	7 La	ast 4 digits of account number				
Part 2:	List Others to Be Notified for	a Debt That You	Already Listed				
	e only if you have others to be n	_		-	•		
	lect from you for a debt you owe ditor for any of the debts that yo						
	t 1, do not fill out or submit this						

		Caso 17 2907/	Doc 1 Filad 00/20/17	Entered 09/20/17 08:45:07	Desc Main
Fill	in this ir	nformation to identify your case:		9 of 57	
Dob	otor 1	Delores	Shipp		
Den	itor i	First Name Middle I			
Deb	tor 2				
(Spot	use, if filing)	First Name Middle I	Name Last Name		
Unit	ed States	Bankruptcy Court for the : <u>NORTHE</u> F	RN District of ILLINOIS		
			(State)		Check if this is an
	e Numbe nown)	r			amended filing
∩ffi∂	rial F	orm 106E/F			· ·
					40/45
			<u> lave Unsecured Claims</u>	s and Part 2 for creditors with NONPRIORITY c	12/15
ist the I/B: Pr redito eeded	other property (rs with p l, copy t any addi	earty to any executory contracts or Official Form 106A/B) and on Scho partially secured claims that are lis	r unexpired leases that could result in a edule G: Executory Contracts and Une sted in Schedule D: Creditors Who Hav er the entries in the boxes on the left. A I case number (if known).	a claim. Also list executory contracts on Scheoxpired Leases (Official Form 106G). Do not incre Claims Secured by Property. If more space intach the Continuation Page to this page. On the	dule dude any is
1 Do	any cro	editors have priority unsecured cla	nime against you?		
1. 00		o to Part 2.	amis agamst you:		
		o to Part 2.			
ال		your priority upencured claims. If a	a craditor has more than one priority uns	ecured claim, list the creditor separately for each	claim For
ea no un	ch claim npriority secured	listed, identify what type of claim it amounts. As much as possible, list claims, fill out the Continuation Pag	is. If a claim has both priority and nonpri the claims in alphabetical order according ge of Part 1. If more than one creditor hol	iority amounts, list that claim here and show bothing to the creditor's name. If you have more than the lds a particular claim, list the other creditors in Pa	priority and two priority
(F	or an exp	planation of each type of claim, see	the instructions for this form in the instru	Total claim	Priority Nonpriority
					amount amount
Pari	2:	List All of Your NONPRIORITY Unsec	cured Claims		
3. Do	any cre	editors have nonpriority unsecured	d claims against you?		
П	No. Yo	ou have nothing to report in this part	t. Submit this form to the court with your	other schedules.	
	Yes.		•		
4. Lis		our nonpriority unsecured claims	in the alphabetical order of the credito	or who holds each claim. If a creditor has more t	than one
no	npriority	unsecured claim, list the creditor se	eparately for each claim. For each claim l	listed, identify what type of claim it is. Do not list	claims already
		Part 1. If more than one creditor hout the Continuation Page of Part 2.	•	itors in Part 3.If you have more than three nonpri	ority unsecured
Cic	11115 1111 0	out the Continuation Fage of Fait 2.			Total claim
4.1	BK OF	AMER	Last 4 digits of account number	NULL	\$ 15,356.00
	Creditor's	Name 982238	When was the debt incurred?	2002-2017	
	Number	Street			
			As of the date you file, the claim	is: Check all that apply.	
			Contingent	117	
	El Paso		Unliquidated		
V	City /ho owes	State Zip Code s the debt? Check one.	Disputed		
	Debtor	1 only			
Ļ	Debtor	•	Type of NONPRIORITY unsecure	d claim:	
Ļ	=	1 and Debtor 2 only	Student loans		
Ļ	=	t one of the debtors and another	Obligations arising out of a separ that you did not report as priority	· ·	
L	_	if this claim relates to a unity debt	Debts to pension or profit-sharing		
Is		m subject to offest?			
ļ	No		Other. Specify Credit Card c	or Credit Use	
	Yes				

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Case 17-28074 Page 20 of 57 (if known) **Document** Delores Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** CAP1/Bstby \$ 0.00 Last 4 digits of account number _ Creditor's Name 2008-2013 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Mettawa 60045 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes CAP1/Carsn NULL \$ 0.00 Last 4 digits of account number 4.3 Creditor's Name 1999-2012 26525 N Riverwoods Blvd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60045 Mettawa IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Credit Card or Credit Use Other. Specify __ Yes CBNA NULL \$ 2,022.00 4.4 Last 4 digits of account number Creditor's Name 2007-2017 1000 Technology Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent O Fallon MO 63368 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Credit Card or Credit Use

that you did not report as priority claims

Other. Specify __

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Case 17-28074 Page 21 of 57
Case Number (if known) **Document** Delores Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim CBNA** \$ 7,430.00 Last 4 digits of account number _ Creditor's Name 2010-2017 Po Box 6497 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL **\$** 14,393.00 CITI Last 4 digits of account number 4.6 Creditor's Name 2004-2017 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 SD Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Citibank N.A. 3505 \$ 6,934.00 4.7 Last 4 digits of account number Creditor's Name 2017-2017 5757 Phantom Dr Ste 225 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Hazelwood MO 63042 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

that you did not report as priority claims

Other. Specify __

Debts to pension or profit-sharing plans, and other similar debts

Unknown Credit Extension

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Case 17-28074 Page 22 of 57 Case Number (if known) **Document** Delores Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim COMENITY BANK/Carsons \$** 1,287.00 Last 4 digits of account number _ Creditor's Name 1999-2017 3100 Easton Square PI When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43219 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes COMENITY BANK/Nwyrk&Co NULL **\$** 712.00 Last 4 digits of account number 4.9 2007-2017 220 W Schrock Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Westerville OH 43081 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Iyes HSBC BANK Nevada N.A. Menards 2483 \$ 4,551.00 4.10 Last 4 digits of account number Creditor's Name 2017-2017 Po Box 10497 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Greenville 29603 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce

Check if this claim relates to a community debt

Is the claim subject to offest?

No

that you did not report as priority claims

Other. Specify __

Debts to pension or profit-sharing plans, and other similar debts

Unknown Credit Extension

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Case 17-28074 Page 23 of 57 Number (if known) **Document** Delores Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Kohls/Capone \$ 521.00 4.11 Last 4 digits of account number _ Creditor's Name 2013-2017 N56 W 17000 Ridgewood Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Menomonee Falls WI 53051 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Mcydsnb NULL \$ 1,646.00 Last 4 digits of account number 4.12 Creditor's Name 2015-2017 Po Box 8218 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 45040 Mason Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Syncb/WALMART DC NULL \$ 0.00 4.13 Last 4 digits of account number Creditor's Name 2013-2017 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Case 17-28074 Page 24 of 57
Case Number (if known) **Document** Delores Debtor 1 Synchrony BANK 8463 \$ 7,227.00 4.14 Last 4 digits of account number Creditor's Name 2017-2017 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Unknown</u> Credit Extension List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Blatt, Hasenmiller, Leibsker & Moore LLC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 10 S. LaSalle St. Ste 2200 Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60603 Last 4 digits of account number ____ NULL _ City State Zip Code Midland Credit Management, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line __12_ of (Check one): Part 1: Creditors with Priority Unsecured Claims 2365 Northside Dr

92108

CA

State Zip Code

Part 2: Creditors with Nonpriority Unsecured Claims

NULL

Number Suite 300

City

San Diego

Last 4 digits of account number ____

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Page 25 of 57 <u> ը</u>բաment

0.00

62,079.00

Delores Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6e. Total. Add lines 6a through 6d.

6j. Total. Add lines 6f through 6i.

	nounts of certain types of unsecured claims. This information is counts for each type of unsecured claim.	s for statistical rep	orting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$62,079.00

		Caso 17	28074 Doc 1	Filad 00/20/17	Entor	ed 09/20/17	08:45:07	Desc Main	
Fi	ll in this in	formation to identi				6 of 57			
D	ebtor 1	Delores		Shipp					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of	<u>ILLINOIS</u>					
	ase Number f known)			(State)				Check if this is amended filing	
Off	icial Fo	orm 106G				-		amended ming	j
			ry Contracts and	Unexpired Lea	ses				12/1
Be as inforr additi	complete mation. If n ional pages	and accurate as ponore space is need s, write your name	ossible. If two married peopled, copy the additional page and case number (if known)	le are filing together, bot e, fill it out, number the e).	h are equa				
1. L	_	-	ontracts or unexpired leases		au baya na	thing also to report on	this form		
	_		bmit this form to the court wit						
-	⊐ 163.1111	in an or the informa	ation below even if the contra	cts of leases are listed in	Scriedule /	-vb. Froperty (Official	TOTTI TOOAID)		
			company with whom you hell phone). See the instruction						
	nexpired le		·			·	·		
	Person or	company with who	om you have the contract or	lease		State what the	contract or leas	e is for	
2.1									
	Name								
	Number	Street			_				
	City		State Zip	o Code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip	o Code	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State Zip) Code	_				
2.4									
	Name				-				
	Number	Street			_				
	City		State Zip) Code	_				
2.5									
	Name				-				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Delores		Shipp
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Page	es, write your name and case r	number (if known). Ansv	er every question	n.
1. D	o you have ar	ny codebtors? (If you are filing	a joint case, do not list ei	her spouse as a	codebtor.)
	No.				
	Yes				
		8 years, have you lived in a co nia, Idaho, Lousiiana, Nevada,		• '	mmunity property states and territories include gton, and Wisconsin.)
	No. Go to I	ine 3.			
	Yes. Did yo	our spouse, former spouse, or le	egal equivalent live with y	ou at the time?	
	_	nwhich community state or terri	tory did you live?		Fill in the name and current address of that person.
	Name of y	your spouse, former spouse or legal equiv	alent		
	Number	Street			
	City		State	Zip Code	3
S	Column 1: Yo	or Schedule G to fill out Colum	n 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
3.3	City		State	Zip Code	Cabadula D line
0.0	Name				Schedule D, line
	Number	Street			Schedule G, line
	City		State	Zip Code	_

Official Form 106H Record # 746720 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to identi	ify your case:	
Debtor 1	Delores		Shipp
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_
Case Number	Г		_
(II Idiowii)			

Official Form 106I

Schedule I: Your Income

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Senior Accounting	g Assistant	
	Occupation may Include student or homemaker, if it applies.	Employers name	DePaul University	,	
		Employers address	1 E Jackson Blvd		
			Chicago, IL 60604	_	,
		How long employed there?	Since 7/1/1993		
Pa	rt 2: Give Details About Monthly	v Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ve more than one employer, combi	ine the information for a		, , ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	List monthly gross wages, salary deductions). If not paid monthly, c	, , , , , , , , , , , , , , , , , , , ,	•	\$3,528.03	\$0.00
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$3,528.03	\$0.00
2.	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space have lines below. If you need more space that the spouse have lines below. If you need more space have lines have lines below. If you need more space have lines hav	y Income the date you file this form. If you have more than one employer, combine, attach a separate sheet to this form. If you have more than one employer, combine, attach a separate sheet to this form. If you have more than one employer, combine, attach a separate sheet to this form. If you have more than one employer, combine that the more sheet to the form. If you have more than one employer, combine that the more than one employer, combine that the more than one employer, combine the combine that the more than one employer, combine the combine that the co	Since 7/1/1993 ave nothing to report for a form.	r any line, write \$0 in the spans of the spa	For Debtor 2 or non-filing spouse \$0.00

Official Form 106I Record # 746720 Schedule I: Your Income Page 1 of 2

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Page 29 of 57
Case Number (if known)

Delores Debtor 1

Document First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or n-filing spouse		
	Copy	y line 4 here	4.	\$3,528.03		\$0.00		
5. Li	st all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$693.44		\$0.00		
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$176.41		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. l ı	nsurance	5e.	\$273.71		\$0.00		
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify: Life Insurance(D1),	5h.	\$54.75		\$0.00		
6. A d	ld the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,198.32		\$0.00		
7. Ca	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,329.71		\$0.00		
8. Li s	st all	other income regularly received:		·				
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e. -	\$0.00	_	\$0.00		
	8f.	Other government assistance that you regularly receive	8f. -	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	9.0	Specify: Pension or retirement income	0 ~	#0.00		#0.00		
	8g. 8h.	Other monthly income. Specify: 2nd job,	8g. - 8h.	\$0.00	_	\$0.00		
		· · · · · · · · · · · · · · · · · · ·	-	\$422.51		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$422.51		\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,752.22	+	\$0.00	= [\$2,752.22
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						
11.		all other regular contributions to the expenses that you list in Schedu						
		de contributions from an unmarried partner, members of your household, y	our depende	nts, your roommates, a	nd			
		rifriends or relatives. ot include any amounts already included in lines 2-10 or amounts that are	not available	to nav expenses listed	in Schoo	lula I		
		of include any amounts aready included in lines 2-10 or amounts that are			III Scriec		11.	\$0.00
	•						··· —	ψ0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re that amount on the Summary of Schedules and Statistical Summary of C		•		S	12.	\$2,752.22
13.		ou expect an increase or decrease within the year after you file this form					<u> </u>	
	[x]	No.						
	=	Yes. Explain:						

riii iii this iii	formation to identify your cas	Se.				
Debtor 1 Debtor 2 (Spouse, if filing)		Middle Name	Shipp Last Name Last Name		k if this is: An amended filing A supplement showing p ncome as of the followir	
United States	Bankruptcy Court for the :NOR	RTHERN DISTRICT OF ILI	LINOIS_	-		
Case Number (If known)	r				MM / DD / YYYY	
Official F	orm 106J				A separate filing for Deb maintains a separate ho	
				·		
	e J: Your Expen					12/14
=	needed, attach another sheet		re filing together, both are eq op of any additional pages, w			
Part 1:	Describe Your Household					
=	int case? Go to line 2. Does Debtor 2 live in a separa No. Yes. Debtor 2 must file a					
-	nave dependents?	No No		Dependent's relatio		S Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and	Yes. Fill out this each dependent	t	Som	22	No
Do not si names.	tate the dependents'					X Yes X No Yes
expense	expenses include s of people other than and your dependents?	X No Yes				
Part 2:	stimate Your Ongoing Monthly	Expenses				
expenses as o the applicable	f a date after the bankruptcy	is filed. If this is a sup	you are using this form as a oplemental <i>Schedule J</i> , check		-	
-	ance and have included it on		=			Your expenses
any rent	tal or home ownership expension for the ground or lot.	ses for your residence	e. Include first mortgage paym	ents and	4.	\$830.00
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or renter	r's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair, and ι	upkeep expenses			4c.	
4d. Ho	meowner's association or con-	dominium dues			4d.	\$80.00

Schedule J: Your Expenses

Filed 09/20/17 Desc Main Case 17-28074 Doc 1 Entered 09/20/17 08:45:07

Document

Last Name

Page 31 of 57

Case Number (if known) _

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$190.00 Electricity, heat, natural gas 6a. 6b \$65.00 Water, sewer, garbage collection \$250.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$487.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$160.00 9. Clothing, laundry, and dry cleaning 10. \$75.00 Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$538.00 Transportation. Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$98.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 746720

Delores

First Name

Middle Name

Debtor 1

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 32 of 57

Case Number (if known)

Deptor	DCIOI	· · · · · · · · · · · · · · · · · · ·	Опірр	Case Number (If known)		
	First Nar	me Middle Name	Last Name			
21.	Other. S	pecify:		-	21.	\$0.00
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$2,948.00
	The resul	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly	ncome) from Schedule I.		23a.	\$2,752.22
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$2,948.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	-\$195.78
		The result is your monthly net income.			_	
24.	Do vou e	xpect an increase or decrease in your e	xpenses within the vear after you f	ile this form?		
	-	ple, do you expect to finish paying for yo	•			
	mortgage	payment to increase or decrease becau	se of a modification to the terms of ye	our mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 746720
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	nformation to iden	ntify your case:	
Debtor 1	Delores		Shipp
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT a	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read to correct.	he summary and schedules filed with this declaration and that they are true and
🗶 /s/ Delores Shipp	x
Signature of Debtor 1	Signature of Debtor 2
Date 09/18/2017	Date
MM / DD / YYYY	MM / DD / YYYY

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 34 of 57

Fill in this in	formation to id		2001110111	400 O T C
Fill in this in	normation to id	entify your case:		
Debtor 1	Delores	·	Shipp	_
	First Name	Middle Name	Last Name	
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)	
Case Number (If known)	T		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.
 01. What is your current marital status? Married Not married 02 During the last 3 years, have you lived anywhere other than where you live now? No.
 Married Not married During the last 3 years, have you lived anywhere other than where you live now? No.
Not married During the last 3 years, have you lived anywhere other than where you live now? No.
During the last 3 years, have you lived anywhere other than where you live now? No.
■ No.
■ No.
Debtor 1 Dates Debtor 1 Debtor 2: Dates Debtor 2 lived there
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community
property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
No.
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).
Part 2: Explain the Sources of Your Income

Document Page 35 of 57 Debtor 1 **Delores** Shipp Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$30,922 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$43,325 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business \$43,000 (appx) Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 36 of 57

Delores Shipp Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 37 of 57

Debto	or 1	Delores		Shipp	Case Number (if kn	nown)		
		First Name	Middle Name	Last Name				
11		nin 90 days before you filed for			k or financial institution, set off ar	ny amounts from y	our accounts	
		No. Go to line 11						
		Yes. Fill in the information belo	OW.					
12		= =			ssession of an assignee for the b	enefit of creditors	, a	
	_	t-appointed receiver, a custo	odian, or another off	icial?				
	□ \							
	art 5:							
13	With	nin 2 years before you filed fo	or bankruptcy, did y	ou give any gifts with a tota	I value of more than \$600 per pers	on?		
		No.						
	_	Yes. Fill in the details for each						
14	With	nin 2 years before you filed fo	or bankruptcy, did y	ou give any gifts or contribu	utions with a total value of more th	an \$600 to any ch	arity?	
		No.						
		Yes. Fill in the details for each	gift.					
P	art 6:	List Certain Losses						
15	18/:41	in 4 h of a			did laaa aaa dhiiran haaassa add	h - 64 - 61		
13		nin 1 year before you filed for abling?	bankruptcy or sinc	е уой піед тог рапкгиртсу, с	did you lose anything because of t	nent, fire, other di	saster, or	
	=	No.						
	П,	Yes. Fill in the details for each	gift.					
P	art 7	List Certain Payments or	Transfers					
16	con	sulted about seeking bankru	ptcy or preparing a	bankruptcy petition?	your behalf pay or transfer any pro		vou	
	_	No.			, ,			
	=	Yes. Fill in the details						
		Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment	
		Geraci Law L.L.C.					\$1,250.00	
		55 E. Monroe Street #3400						
		Chicago,IL 60603						
	ı	Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment	
		Hananwill Credit Counseling		Credit Counseling Services		2017	\$25.00	
		115 N. Cross St.						
		Robinson, IL 62454						
						ı		
1								

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 38 of 57

ebto)	r 1	Delores		Shipp	Case	Number (if known)		_
		First Name N	liddle Name	Last Name				
	pror	hin 1 year before you filed for mised to help you deal with yo not include any payment or tra	our creditors or to	make payments to your cr		sfer any property to an	yone who	
		Yes. Fill in the details.						
	tran Incli	hin 2 years before you filed for insferred in the ordinary course ude both outright transfers an not include gifts and transfers	of your business d transfers made a	or financial affairs? as security (such as the gr	anting of a security inter			
		No. Yes. Fill in the details for each o	gift.					
19		hin 10 years before you filed fo neficiary? (These are often call			to a self-settled trust or s	similar device of which	you are a	
		No.						
		Yes. Fill in the details for each	gift.					
	art 8:	List Certain Financial Acco	ounts. Instruments.	Safe Deposit Boxes, and Sto	orage Units			
	sold Incl	hin 1 year before you filed for d, moved, or transferred? lude checking, savings, money ises, pension funds, cooperati	/ market, or other f	inancial accounts; certific	cates of deposit; shares in	-		
		No.						
		Yes. Fill in the details.						
			Last 4 d	igits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	<u>(</u> - -	Citibank	XXX	<u>Unk</u>	Checking Savings Money market Brokerage Other	8/2017	_\$0	
21	-	you now have, or did you have h, or other valuables?	e within 1 year befo	ore you filed for bankruptc	ey, any safe deposit box o	or other depository for	securities,	
	=	No.						
	П	Yes. Fill in the details.	Who els	e had access to it?	Describe the conte	nts	Do you still	
22	Hav	ve you stored property in a sto	rage unit or place	other than your home with	nin 1 year before you filed	for bankruptcy?	have it?	
	=	No. Yes. Fill in the details.						
			Who els	e has or had access to it?	Describe the conte	nts	Do you still have it?	
Pa	art 9:	Identify Property You Hold	or Control for Some	one Else				
	_	you hold or control any proper someone.	rty that someone e	lse owns? Include any pro	pperty you borrowed fron	n, are storing for, or ho	old in trust	
	=	No. Yes. Fill in the details.						
			Where is	s the property?	Describe the prope	rty	Value	

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 39 of 57

P	Give Details About Environmental In	formation					
For	the purpose of Part 10, the following definit	tions apply:					
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property it or used to own, operate, or utilize it, inclu		whether you now own, operate, or utilize	1			
	Hazardous material means anything an env substance, hazardous material, pollutant, c		ste, hazardous substance, toxic				
Rep	port all notices, releases, and proceedings t	hat you know about, regardless of when th	ney occurred.				
24	Has any governmental unit notified you that	at you may be liable or potentially liable ur	nder or in violation of an environmental la	w?			
	No.						
	Yes. Fill in the details.						
		Governmental unit	Environmental law, if you know it	Date of notice			
25	Have you notified any governmental unit o	f any release of hazardous material?					
	No.						
	Yes. Fill in the details.						
		Governmental unit	Environmental law, if you know it	Date of notice			
26	Have you been a party in any judicial or ad	ministrative proceeding under any environ	nmental law? Include settlements and ord	lers.			
	No.						
	Yes. Fill in the details.						
	_	Court or agency	Nature of the case	Status of the case			
	Char Dataile About Your Business on	Commentions to Ann Business					
	Give Details About Your Business or	•					
27	Within 4 years before you filed for bankrup		-	ess?			
		n a trade, profession, or other activity, eith	•				
		pany (LLC) or limited liability partnership (LLP)				
	☐ A partner in a partnership ☐ An officer, director, or managing ex	ocutive of a corneration					
	An owner of at least 5% of the votin	•					
	An owner of at least 0% of the votin	g or equity securities or a corporation					
	No. None of the above applies. Go to Pa						
	Yes. Check all that apply above and fill ir	n the details below for each business.					
28	Within 2 years before you filed for bankrup institutions, creditors, or other parties.	tcy, did you give a financial statement to a	anyone about your business? Include all	financial			
	No.						
	Yes. Fill in the details.						
	_	Date issued					

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 40 of 57

 Debtor 1
 Delores
 Shipp
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
🗶 /s/ Delores Shipp	×				
Signature of Debtor 1	Signature of Debtor 2				
Date 09/18/2017 MM / DD / YYYY	DateMM / DD / YYYY				
Did you attach additional pages to Your Statement of	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).				

Fill in this i	information to identify		Filed 00/20/17	red 09/20/17 08:45:0 1 of 57	07 Desc Main	
Debtor 1	Delores		Shipp			
Debior	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the	: <u>NORTHERN</u> District of <u>I</u>			_	
Case Numb (If known)	er		(State)		Check if this is an amended filing	
Official F	orm 108					
Stateme	ent of Intenti	on for Individua	ls Filing Under Cha	pter 7		12/1
If you are an i	ndividual filing under	chapter 7, you must fill out t	this form if:			
	ave claims secured by					
=		y and the lease has not expi rt within 30 days after you fi	ਗਾਵਰ. ile your bankruptcy petition or by	the date set for the meeting of c	reditors.	
			e. You must also send copies to tl	_		
If two married	people are filing toge	her in a joint case, both are	e equally responsible for supplying	g correct information.		
Both debtors	must sign and date the	form.				
	-	-	ded, attach a separate sheet to this	s form. On the top of any addition	nal pages,	
	me and case number (i	•				
Part 1:		o Have Secured Claims	anditana Milan Harra Olainaa Olainaa	d by Branch (Official Fam. 400)	2) Ell in the	
informatio	-	In Part 1 of Schedule D: Cre	editors Who Have Claims Secured	T by Property (Official Form 1061	ט, זווו in the	
Identify the	e creditor and the prop	erty that is collateral	What do you intend to secures a debt?	do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor'	's		☐ Surrender the	property	No	
name:	State Bank o	f Texas	_	perty and redeem it	— □ Yes	
Descripti	ion of 19627 Lake S	Shore Dr Lynwood IL 60411 -	Retain the pro	perty and enter into a		
property	Primary Book	•	Reaffirmation .	Agreement.		
securing	debt:		Retain the pro	perty and [explain]:	_	
Creditor's	s		☐ Surrender the	property	☐ No	
name:			<u>=</u>	perty and redeem it	_ ☐ Yes	
Descripti	ion of		Retain the pro	perty and enter into a		
property			Reaffirmation A	Agreement.		
securing			Retain the pro	perty and [explain]:	_	
Creditor's	's		Surrender the	property	☐ No	
name:			Retain the pro	perty and redeem it	_ □ Yes	
D	ion of		Retain the pro	perty and enter into a		
i iaccrinti			Reaffirmation A	Agreement.		
Descripti property			Retain the pro	perty and [explain]:	_	
Descripti property securing						
property						
property			Surrender the	property		
property securing				property perty and redeem it	<u> </u>	
property securing Creditor' name:	's		Retain the pro	· · ·	No ☐ Yes	
property securing Creditor	's ion of		Retain the pro	perty and redeem it perty and enter into a	<u> </u>	

Debtor 1 Delores Case 17-28074

Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07

Document Page 42 of 57 yumber (if known)

Desc Main

List Your Unexpired Personal Property Leases

rait 2:		
For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate le	eases. Unexpired leases are leases that are still in effect; the le	ease period has not yet
ended. You may assume an unexpired personal pro	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	9)(2).
Describe your unexpired personal property leas	es	Will the lease be assumed?
l accorde manas		П м.
Lessor's name:		No
		Yes
Description of leased		
property:		
		П
Lessor's name:		☐ No
		☐ Yes
Description of leased		
property:		
Lessor's name:		□No
		Yes
Description of leased		_
property:		
Lessor's name:		□No
		Yes
Description of leased		2
property:		
Lessor's name:		□No
		Yes
Description of leased		□163
property:		
Lessor's name:		□No
		<u>_</u> _
Description of leased		∐Yes
property:		
Lessor's name:		☐ No
Description of leased		Yes
property:		
Part 3: Sign Below		
Index nonalty of paritiry. I declare that I have indicate	ad my intention about any property of my cotate that account	a debt and any
	ed my intention about any property of my estate that secures	a uebt and ally
personal property that is subject to an unexpired lea	SC.	
🗶 /s/ Delores Shipp	x	_
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 09/18/2017	Date	
MM / DD / YYYY	MM / DD / YYYY	

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 43 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re								
Del	ores Shipp	/ Debtor					Case No:		
							Chapter:	Chapter 7	
			DISCLOSI	URE OF COM	PENSATION (OF ATTORNEY	FOR DEI	BTOR	
	npensation pa	aid to me w	§ 329(a) and Fed. Ba within one year before on behalf of the debto	the filing of th	e petition in bar	nkruptcy, or agree	d to be pai	d to me, for servi	ces
	For legal se	ervices, I h	ave agreed to accept		\$1,250.00				
	Prior to the	filing of the	his statement I have r	received	\$1,250.00				
	Balance Du	ıe			\$0.00				
2.	The source	of the com	pensation paid to me	was:					
	Debto	or(s)	Other: (specif	fy)					
3.	The source	of compen	sation to be paid to m	ne is:					
	Deb	tor(s)	Other: (specif	fv)					
4.		not agreed law firm.	to share the above-di	• /	ensation with an	y other person unl	less they ar	re members and a	ssociates
	1 1	law firm.	share the above-discle A copy of the agreem	_					
5.	In return for case, includ		e-disclosed fee, I have	e agreed to rend	ler legal service	for all aspects of	the bankru	ptcy	
	-		ebtor' s financial situa	ation, and rende	ering advice to the	he debtor in deter	mining wh	ether to file a pet	ition in
	bankru		iling of any natition	aahadulaa atats	manta of office	ond alon which a		nimo di	
	b. Prepar	auon and 1	iling of any petition,	schedules, state	ements of affairs	s and plan which i	may be req	uirea,	
6.			e debtor(s), the above any work done post-		loes not include	the following ser	vice:		
	г								1
			fy that the foregoing to me for representation	is a complete s	-	agreement or arra	_	or	
		Date: (09/19/2017	/	s/ Jonathan Da	niel Parker			
		Date			Signature of Atto	orney	_		
					Geraci Law L.L	"C.			

Page 1 of 1 Record # 746720

Name of law firm

Case 17-28074 Geraci Lawell-105/20/llinoiseIndianaci/lisocansins:45:07 Desc Main

Headquarters: 55 E. Monroe Street, #3400 Opicegouth 60603 456626 0401 of OSIENT CORNER WWW.INFOTAPES.COM

Date: 6/19/2017

Consultation Attorney: PAR

Record #: 746-720



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$\frac{1.250.00}{2.000}
at \$ {} today, \$ {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitive
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\frac{1:145.00}{8:\$335} = \frac{1.480.00}{1.480.00}\$ total flat fee. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions to including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 45 of 57

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Delores Shipp / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/18/2017 /s/ Delores Shipp

Delores Shipp

X Date & Sign

Record # 746720 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Entered 09/20/17 08:45:07 Page 46 of 57

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 746720 Page 1 of 2 Record #

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 47 of 57

Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Delores Shipp / Debtor

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/18/2017	/s/ Delores Shipp	
	Delores Shipp	
Dated: 09/19/2017	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Record # 746720 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 48 of 57

Debtor 1	Delores First Name		hipp nt Nam	_ Case N	Number (if known)	
Part 6:	Answer These Questions	s for Reporting Purposes				
	hat kind of debts do ou have?	as "incurred by an indi No. Go to line 16b Yes. Go to line 17 16b. Are your debts prin money for a business of the line 16c No. Go to line 16c Yes. Go to line 17	vidua: primari). narrily busin or investment	umer debts? Consumer deb ly for a personal, family, or ho ess deats? Business debts or through the operation of th	usehold purpose are debts that yo e business or inv	u incurred to obtain
	re you filing under napter 7?	No. I am not filing un	der Chapter 7	. Go to line 18.		
Do an ex ad ar av	o you estimate that after by exempt property is cluded and iministrative expenses e paid that funds will be allable for distribution unsecured creditors?			o you estimate that after any e aid that funds will be available		
yo	ow many creditors do ou estimate that you ve?	■ 1-49 □ 50-99 □ 100-199 □ 200-999		☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000		□ 25,001-50,000 □ 50,001-100,000 □ More than 100,000
es	ow much do you timate your assets to worth?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 圖 \$100,001-\$500,000 ☐ \$500,001-\$1 million	•	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
es to	ow much do you timate your liabilities be?	☐ \$0-\$50,000 ☐ \$50,001-\$100,000 圖 \$100,001-\$500,000 ☐ \$500,001-\$1 million	· : : :	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
Part 7:	Sign Below			CON AND CONTRACTOR CONTRACTOR AND		TO HERE IN THE SET OF A BASE OF THE SET OF T
For you	1	If I have chosen to file under of title 11, United States Cocunder Chapter 7. If no attorney represents me this document, I have obtain I request relief in accordance with a bankruptcy case can 18 U.S.C. §§ 152, 1341, 151 Signature of Debtor 1	Chapter 7, I de. I understand and I did not ed and read the with the characteristics.	re under penalty of perjury that are am aware that I may proceed, and the relief available under each pay or agree to pay someone the notice required by 11 U.S.C. pter of title 11, United States Concealing property, or obtaining up to \$250,000, or imprisonm	if eligible, under ach chapter, and who is not an at C. § 342(b). Code, specified ir g money or prope ent for up to 20 y	Chapter 7, 11,12, or 13 I choose to proceed torney to help me fill out In this petition. erty by fraud in connection ears, or both.

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 49 of 57

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankrupto	ey forms?
Mo		
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary a correct.	and schedules filed with t	his declaration and that they are true and
Man Com s	K	
Signature of Debtor 1	Signature of Debtor 2	
Date : 4 / 8 /2017 MM / DD / YYYY	DateMM / DD / YY	YY

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 50 of 57

Debtor 1	Delores		Shipp	Case Number (if known)	
	First Namo	Middle Name	Last Name		

Pari 12. Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
Signature of Debtor 1 S	ignature of Debtor 2					
Date	ate MM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs for	or Individuals Filing for Bankruptcy (Official Form 107)?					
No No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you	fill out bankruptcy forms?					
No Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	The state of the s					

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Page 51 of 57 Document

1 Delores		Shipp	Case Number (if known)
First Name	Middle Name	Last Name	
nt 2: List	Your Unexpired Personal Prope	rty Leases	
	i personal property lease that	you listed in Schedule G: Executory Contra	acts and Unexpired Leases (Official Form 106G),
the informat	ion below. Do not list real esta	ate leases. Unexpired leases are leases that	are still in effect; the lease period has not yet
		I property lease if the trustee does not assur	
Describe you	r unexpired personal property	Jeases Charles Charles Control of	Will the lease be assumed?
			☐ No
_essor's nar	ne:	en la regional de la companya de la	The state of the s
December 1	of langed		☐ Yes
Description of property:	or leased		
proporty:			
Lessor's nar	me:		☐ No
	The second control of		Yes
Description	of leased		
property:			
<u>urandunaranan maranaran</u>			
Lessor's na	me:		□ No
**************************************	**************************************		Yes
Description	of leased		
property:			
			□No
Lessor's na	me;		☐Yes
Description	of leased		Птез
property:	01100000		
Lessor's na	me:		□No
THE WORLD STREET, THE PARTY OF	hade der landschaft (2 2 1 la 27 7 2 1) y 173-444000 magner fra lak 1994-1, ge-landschaft (7 7 1 1 1 1), spir feller fram fram (7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		ДYes
Description	of leased		
property:			
		Property of the contract of the Parties of the Contract of the	□No
Lessor's na	ime:	NATIONAL SECTION SECTI	
D	-£1d		☐Yes
Description property:	orieased		
property.			
Lessor's na	ame:		☐ No
	and the second s		Yes
Description	of leased		
property:			
Mentalina persentantantanta			
Part 3: Si	gn Below		
		POTENTIAL ENGINEERING ENGINEER	
		indicated my intention about any property of	my estate that secures a debt and any
ersonal propert	ty that is subject to an unexpir	ed lease.	
XI		4-	
&/V//A	Lin May	Signature of Debtor 2	
Signature of	, ,	Signature of Debtor 2	
Date Date	d: 9 / 18 /2001	Date	Proposition .
	DD' / YYYY	MM / DD / YY	<u>′</u> YY

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 52 of 57

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint hankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts.

 Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income; or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

is filed in Court AND WE HAVE TO READ, CH	ECK, & MAKE SURE	E OUR PETITION IS ACCOMMITERIN	
Dated: 9/18/2017		Wir Him	X Date & Sign
		Delores Shipp 7	

Record # 746720 Asset Disclosure Page 1 of 1

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 53 of 57

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Delores Shipp / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNI	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	JE AND CORRECT.
Dated:	Delores Shipp	X Date & Sign

Record # 746720 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 54 of 57

Del	otor 1	Delores		Shipp	Case Number (if known)		····
		First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unemp	oloyment compe	ensation		\$0.00	\$0.00	
	Do not under t	enter the amount the Social Securi	nt if you contend that the amount rece ty Act. Instead, list it here:	ived was a benefit		The same law was an annual pro-	
	For yo	u	##\$\$##>#. \$#/#*\$#################################				
	For yo	ur spouse	# ** *********************************				
9.		on or retirement t under the Socia	income. Do not include any amount al Security Act.	received that was a	\$0.00	\$0.00	
10.	Do no as a v	t include any ber ictim of a war cri	sources not listed above. Specify the nefits received under the Social Securent, a crime against humanity, or intential the sources on a separate page.	rity Act or payments received rnational or domestic			
	10a		· · · · · · · · · · · · · · · · · · ·		\$0.00	\$ 0.00	
					\$ 0.00	\$0.00	
			n separate pages, if any.		\$0.00	\$0.00	
11			urrent monthly income. Add lines 2 total for Column A to the total for Column		\$3,528.03 +	\$0.00 =	\$3,528.03
SE.	arit2k Calcu		Whether the Means Test Applies to You	CONTRACTOR OF THE PROPERTY OF		nd Militarian in months and an analysis of the American and the American a	
	12a.	Copy your total	current monthly income from line 11.		Copy line 11 here	12a.	\$3,528.03
		Multiply by 12 (th	he number of months in a year).			Emmilion of a state of	x 12
	12b.	The result is you	ir annual income for this part of the fo	orm.		12b	\$42,336.36
13	. Calcu	late the median	family income that applies to you. F	Follow these steps:			
	Fill in	the state in which	h you live.	IL			
	Fill in	the number of pe	eople in your household	2			
	To fin	d a list of applica	ly income for your state and size of he ible median income amounts, go onli m. This list may also be available at t	ne using the link specified in the		13.	\$66,487.00
14	. How	do the lines com	pare?				
	14a.	x Line 12b is les Go to Part 3.	ss than or equal to line 13. On the top	of page 1, check box 1, There	e is no presumption of abuse.		
	14b.		ore than line 13. On the top of page 1 and fill out Form 122A-2.	, check box 2, The presumptic	on of abuse is determined by Form 1	122A-2.	
ĺ	Part 3:	Sign Below					
		By signing here,	I declare under penalty of perjury the	at the information on this stater	ment and in any attachments is true	and correct	
Open and a second secon		Date::	1/18/2017				
-		If you checked I	ine 14a, do NOT fill out or file Form 1	22A-2.			
Automobile (mark)		If you checked i	ine 14b, fill out Form 122A-2 and file	it with this form.			

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Mair Document Page 55 of 57

Form B 201A, Notice to Consumer Debtor(s)

In re Delores Shipp / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

lied with the court within the time deadh	lines set by the Bankrupicy Code, the Bankrupicy Rules, and the local rules of the C	court. The
Dated: <u> </u>	Men Long	X Date & Sign
	Delores Shipp	
Dated:/2017		_
	Attorney: Jonathan Daniel Parker	

Record # 746720 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 56 of 57

Debtor 1	Delores		Shipp	Case Number (if	known)			
	First Name	Middle Name	Last Name					
represe	r attorney, if you are nted by one	proceed under Chapte each chapter for which 11 U.S.C. § 342(b) and	er 7, 11, 12, or 13 of title 11, Un n the person is eligible. I also c	declare that I have informed the lited States Code, and have expertify that I have delivered to the l(D) applies, certify that I have r is incorrect.	lained the relief availa e debtor(s) the notice	ble under required by		
by an attorney, you do not need to file this page.		X Dated:		Dated:				
		Signature of Atto	orney for Debtor	Date	MM / DD / YYYY	_/2017		
		Jonathan	Daniel Parker					
		Printed name						
		Geraci Law L.L.C.						
		Firm name						
		55 E. Monroe St., #3400						
		Number Stree	et					
		Chicago		IL.	60603			
		City		State	ZIP Code			
		Contact Phone	312-332-1800	Email add	ressndil@gerad	cilaw.com		
erapi () application distinction		6297378		IL.				
		Bar number		State				

Case 17-28074 Doc 1 Filed 09/20/17 Entered 09/20/17 08:45:07 Desc Main Document Page 57 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	·e								
Delores Shipp / Debtor						,	Case No:		
						ı	Chapter:	Chapter 7	
			DIC	TI ACIIDE AE CA	MDENIC ATION (NE ATTADMEV	EUD DEI	etad	
	pensation p	aid to me w	§ 329(a) and Fithin one year	cLOSURE OF CO led. Bankr. P. 2016(before the filing of e debtor(s) in conte	(b), I certify that I the petition in ban	am the attorney for kruptcy, or agreed	or the abov d to be paid	re named debtor(d to me, for servi	ces
	For legal s	services, I h	ave agreed to a	ccept	\$1,250.00				
	Prior to th	e filing of tl	nis statement I	have received	\$1,250.00				
	Balance D	ue			\$0.00				
2.	The source	of the com	pensation paid	to me was:					
۵.	(greexcountries)	tor(s)		(specify)					
3.	III III III III III III III III III II	, ,	sation to be pa						
		-							
		otor(s)		(specify)		, ather moreon uni	lana than a	ro manhara and c	ana aintan
4.		e not agreed law firm.	to share the at	oove-disclosed com	pensation with any	otner person uni	iess they ar	e members and a	issociates
5.	of my attach	law firm ned. or the above	A copy of the a	e-disclosed compen agreement, together I have agreed to re	with a list of the r	names of the peop	ole sharing	in the compensa	
		_					,	.1 (71	
			ebtor' s financi	al situation, and rer	idering advice to the	ie debtor in deter	mining wh	ether to file a per	tition in
		uptcy;	iling of any ne	tition, schedules, st	atements of affairs	and plan which r	may he rea	uired:	
	U. TTCPA	ration and r	ning or any po	enton, schedules, se	atomonts of arrang	und plan winen i	may oo roq		
6.			e debtor(s), the	above-disclosed fe	e does not include	the following ser	vice:		_
		_			CERTIFICATIO				
				egoing is a complete sentation of the deb				or	
		Dated:		/2017	wooday a same babba waxay a		_		
		Date			Signature of Atto	orney			
					Geraci Law L.L	C.			
		1			Name of law firm	1			1

Page 1 of 1 746720 Record #